



January 6, 2020

RE: Servicing Transfer of Your Loan

Dear Valued Customer,

Farmers National Bank Corp., the holding company for The Farmers National Bank of Canfield located at 20 South Broad Street, P.O. Box 555, Canfield, OH, 44406 anticipates completing the merger of Geauga Savings Bank located at 10800 Kinsman Road, Newbury, OH 44065 on January 7, 2020.

Ownership and Servicing of Your Loan

With this recent merger, *ownership* of your mortgage loan will transfer from Geauga Savings Bank to Farmers National Bank effective January 7, 2020. The merger and addition of Geauga Savings Bank into the Farmers National Bank family will be recorded with the office of the Ohio Secretary of State.

The *servicing* of your mortgage loan is being transferred effective January 21, 2020. This means that after this date, Farmers National Bank will be collecting your mortgage loan payments. The transfer of servicing does not affect any terms or conditions of the mortgage loan other than terms directly related to the servicing of the loan. Your account number for this loan will not change.

Making Payments

Gaugua Savings Bank is now collecting your payments. Geauga Savings Bank will stop accepting payments received from you on or after January 21, 2020. Farmers National Bank will collect your payments going forward. Your new servicer will start accepting payments received from you due on or after January 21, 2020. Payments can continue to be paid at the branch or mailed to: Farmers National Bank of Canfield, 20 S. Broad Street, P.O. Box 555, Canfield, OH. 44406. Additional information for mortgage payment options will be forthcoming.

Customer Support

If you have questions for either your present servicer, Geauga Savings Bank or your new servicer Farmers National Bank regarding your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Geauga Savings Bank
1.800.472.6250
10800 Kinsman Road
Newbury, OH 44065

New Servicer:

Farmers National Bank - Loan Servicing
1.888.988.3276
20 South Broad Street, P.O. Box 555
Canfield, OH 44406

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you. Please refer to the enclosed for additional information.

Sincerely,

Jean Kaman
Vice President, Director of Loan Servicing
Jkaman@farmersbankgroup.com

